

FIG. I
(PRIOR ART)

STANDARD PROCESS FOR TRADE

INVOICE MAILED-
Y\$ SALE-PAYMENT
DUE DAY 25

US POST OFFICE/
INTERNET

INVOICE MAILED
X\$ SALE

PURCHASE
ORDER

SUPPLIERS

COMPANY A

PURCHASE
DELIVERY

PURCHASE
ORDER

CUSTOMERS
(COMPANY B)

DELIVERY

SECURITY INTEREST IN
COMPANY A ASSETS

FINANCE
PROVIDER-
FOR COMPANY A

US POST OFFICE /
AUTOMATIC
CLEARINGHOUSE

LOCKBOX
SUPPLIER

ALL OVERNIGHT GOOD FUNDS
INVESTED IN US GOV.

SECURITY INTEREST IN
COMPANY A ASSETS

LOCKBOX
COMPANY A

FIG.2
TRADE RECEIVABLE CLEARINGHOUSE

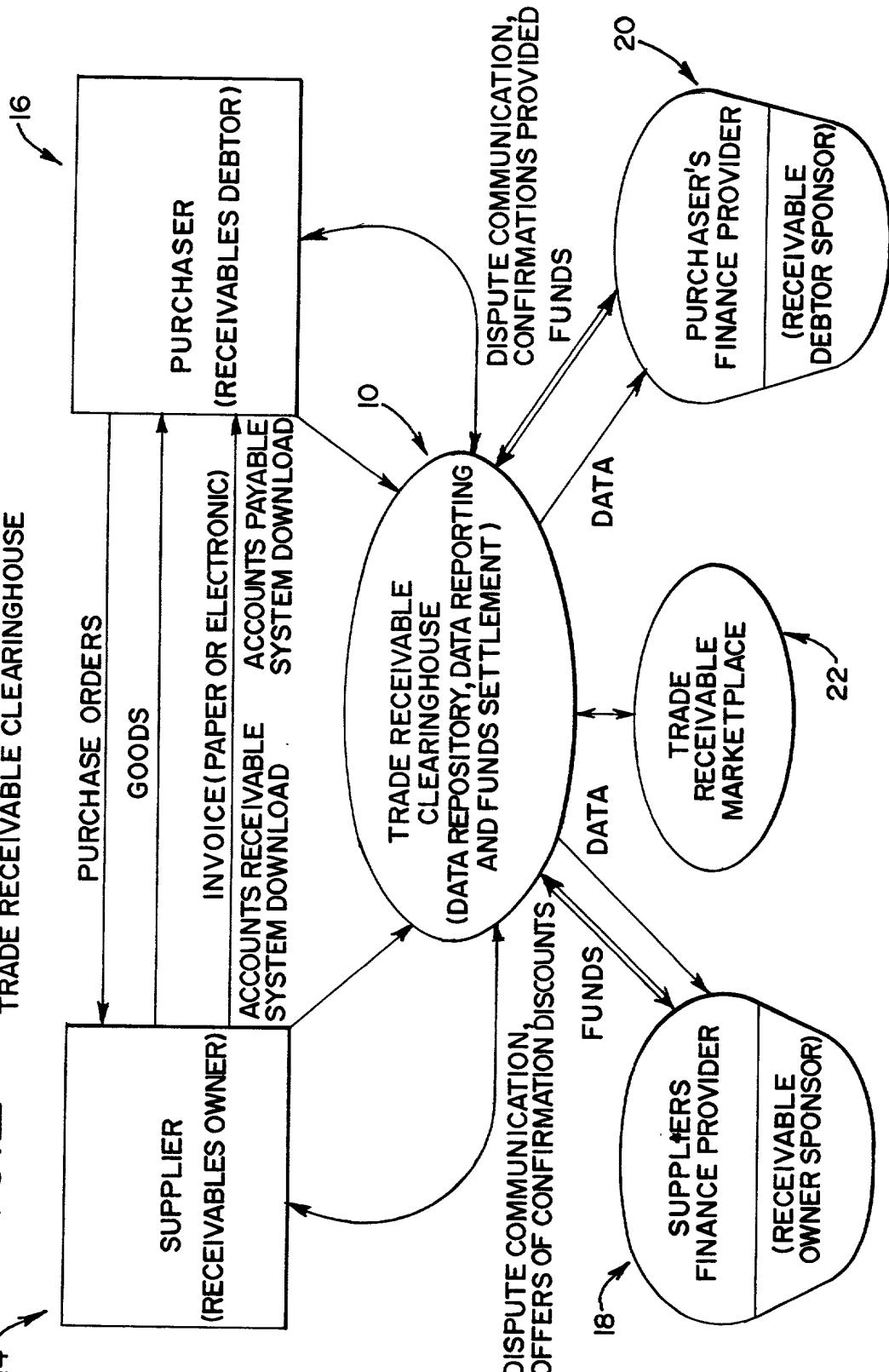


FIG. 3
TRADE RECEIVABLE CLEARING PROCESS

